

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JUSTIN C. PATTERSON
LAWRENCE J. ZOCK, JR.
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:17-10145 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 26, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecl@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/14/2017 and confirmed on 9/5/17 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		84,359.49
Less Refunds to Debtor	2,544.14	
TOTAL AMOUNT OF PLAN FUND		81,815.35

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,400.00	
Trustee Fee	3,621.05	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,021.05

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	LAKEVIEW LOAN SERVICING LLC	0.00	51,252.42	0.00	51,252.42
	Acct: 9940				
	LAKEVIEW LOAN SERVICING LLC	13,649.95	13,649.95	0.00	13,649.95
	Acct: 9940				
	NORTH EAST TWP (RE)	0.00	0.00	0.00	0.00
	Acct: 1400				
	ERIE COMMUNITY CU	0.00	0.00	0.00	0.00
	Acct: 1007				
	WIDGET FINANCIAL**	5,020.51	5,020.51	774.50	5,795.01
	Acct: 6438				
					70,697.38

Priority					
	KENNETH M STEINBERG ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JUSTIN C. PATTERSON	0.00	0.00	0.00	0.00
	Acct:				
	JUSTIN C. PATTERSON	661.00	661.00	0.00	0.00
	Acct:				
	JUSTIN C. PATTERSON	1,883.14	1,883.14	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	3,400.00	3,400.00	0.00	0.00
	Acct:				
	KENNETH M STEINBERG ESQ	0.00	0.00	0.00	0.00
	Acct:				
	NORTH EAST TOWNSHIP (EIT)	121.00	121.00	0.00	121.00
	Acct: 9182				
	BERKHEIMER TAX ADMINISTRATOR**	0.00	0.00	0.00	0.00
	Acct: 9182				
	LAKEVIEW LOAN SERVICING LLC	0.00	0.00	0.00	0.00
	Acct: 9940				
	LAKEVIEW LOAN SERVICING LLC	0.00	0.00	0.00	0.00
	Acct: 9940				
					121.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	FIRST NATIONAL BANK OF OMAHA(*) Acct: 4862	1,230.16	258.63	0.00	258.63
	AMERIMARK Acct: 204A	472.95	99.43	0.00	99.43
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 3617	1,510.42	317.55	0.00	317.55
	PYOD LLC - ASSIGNEE Acct: 8379	0.00	0.00	0.00	0.00
	DIRECTV LLC BY AMERICAN INFOSOURC Acct: 6113	349.28	73.43	0.00	73.43
	DISCOVER BANK(*) Acct: 6548	2,737.28	575.49	0.00	575.49
	DEPARTMENT STORES NATIONAL BANK Acct: 4870	1,615.86	339.72	0.00	339.72
	MUTUAL OF OMAHA BANK++ Acct: 6585	0.00	0.00	0.00	0.00
	NORTH EAST HEAT & LIGHT Acct: 0001	0.00	0.00	0.00	0.00
	BILL ME LATER INC A/S/F SYNCHRONY B/ Acct: 0510	1,940.97	408.07	0.00	408.07
	PENELEC/FIRST ENERGY** Acct: 1624	408.62	85.91	0.00	85.91
	PNC BANK NA Acct: 5196	0.00	0.00	0.00	0.00
	MIDLAND FUNDING LLC Acct: 1723	1,222.17	256.95	0.00	256.95
	MIDLAND FUNDING LLC Acct: 9403	991.61	208.48	0.00	208.48
	MIDLAND FUNDING LLC Acct: 2887	1,622.85	341.19	0.00	341.19
	TD BANK USA NA** Acct: 5124	1,501.30	315.63	0.00	315.63
	TIME WARNER CABLE Acct: 8001	0.00	0.00	0.00	0.00
	ATIRA CREDIT Acct: 6585	3,307.86	695.44	0.00	695.44
	TIME WARNER CABLE - NE Acct:	0.00	0.00	0.00	0.00
	TRIDENT ASSET MANAGEMENT Acct: 5419	0.00	0.00	0.00	0.00
	PA DEPARTMENT OF LABOR & INDUSTRY Acct: 2608	0.00	0.00	0.00	0.00
	SYNCHRONY BANK Acct: XXXXXPRAE	0.00	0.00	0.00	0.00
	MCCABE WEISBERG & CONWAY LLC (FRI Acct:	0.00	0.00	0.00	0.00
	MCCABE WEISBERG & CONWAY PC Acct:	0.00	0.00	0.00	0.00
	STONEGATE MORTGAGE Acct:	0.00	0.00	0.00	0.00
	KML LAW GROUP PC* Acct:	0.00	0.00	0.00	0.00
	PYOD LLC Acct:	0.00	0.00	0.00	0.00
					3,975.92

TOTAL PAID TO CREDITORS

74,794.30

TOTAL CLAIMED

PRIORITY	121.00
SECURED	18,670.46
UNSECURED	18,911.33

Date: 04/26/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmech@chapter13trusteewdpa.com

IN RE:

JUSTIN C. PATTERSON
LAWRENCE J. ZOCK, JR.
Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:17-10145 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby vests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Justin C. Patterson
Lawrence J. Zock, Jr.
Debtors

Case No. 17-10145-TPA
Chapter 13

District/off: 0315-1
Date Rcvd: Apr 27, 2022

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 29, 2022:

Recip ID	Recipient Name and Address
db/jdb	Justin C. Patterson, Lawrence J. Zock, Jr., 1041 Freeport Road, North East, PA 16428-3027
14364652	+ 1st National Bank of Omaha, 1620 Dodge Street, Omaha, NE 68197-0002
14385896	+ Berkheimer, PO Box 25130, Lehigh Valley, PA 18002-5130
14420872	+ Erie Community Credit Union, c/o Carol F. Messenger, Payment Solution, 1129 State Street, Erie, PA 16501-1911
14364660	+ Erie Federal Credit Union, 1129 State Street, Erie, PA 16501-1911
14373384	++ FIRST NATIONAL BANK OF OMAHA, 1620 DODGE ST, STOP CODE 3129, OMAHA NE 68102-1593 address filed with court: First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
14364662	+ Lake View Loan Servicing, 1301 Virginia Drive, Fort Washington, PA 19034-3231
14385897	+ McCabe Weisberg & Conway, 123 S. Broad Street, Suite 1400, Philadelphia, PA 19109-1060
14385898	+ Mutual of Omaha Bank, c/o TMG Financial Services, 1500 NW 118th Street, Des Moines, IA 50325-8242
14385899	+ North East Heat & Light, 10700 West Main Street, North East, PA 16428-2228
14385900	+ Northeast Township Tax Collector, c/o Penny Luke, 10300 W. Main Street, North East, PA 16428-2858
14364663	PYOD LLC, c/o resurgent Capital, Sutie 110 MS 5796, Greenville, SC 29601
14668175	+ Penelec, c/o FirstEnergy, Building #1, Suite 1-511, 101 Crawford's Corner Rd, Holmdel, NJ 07733-1976
14385902	+ Penelec, 76 S. Main Street, Akron, OH 44308-1812
14385904	+ Stonegate Mortgage Corporation, 157 South Main Street, Mansfield, OH 44902-7955
14364668	+ TMG Financial Services, PO Box 14542, Des Moines, IA 50306-3542
14364670	+ Verizon, c/o Trident Asset Management, PO Box 888424, Atlanta, GA 30356-0424

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 28 2022 00:12:20	PYOD, LLC its successors and assigns as assignee o, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
cr	+ Email/Text: bncmail@w-legal.com	Apr 28 2022 00:07:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14364653	Email/Text: bankruptcy@sccompanies.com	Apr 28 2022 00:06:00	AmeriMark Premier, PO Box 2845, Monroe, WI 53566-8045
14415103	+ Email/Text: bankruptcy@sccompanies.com	Apr 28 2022 00:06:00	Amerimark, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14402270	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 28 2022 00:06:00	COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14364654	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 28 2022 00:12:27	Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
14364655	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 28 2022 00:12:26	Capital One FSB, 1680 Capital One Drive, McLean, VA 22102-3407
14389929	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Apr 28 2022 00:06:00	Bureau of UC Benefits and Allowances, Attn: UI

District/off: 0315-1

User: auto

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Date Rcvd: Apr 27, 2022

Form ID: pdf900

Total Noticed: 48

14364658	Email/Text: mrdiscen@discover.com	Apr 28 2022 00:06:00	Payment Services, PO Box 67503, Harrisburg, PA 17106-7503
14364659	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 28 2022 00:12:34	Discover Financial Services, PO Box 15316, Wilmington, DE 19850
14666878	Email/Text: bnc-quantum@quantum3group.com	Apr 28 2022 00:06:00	DSNB / Macy's, PO Box 8218, Mason, OH 45040
14364656	+ Email/Text: convergent@ebn.phinsolutions.com	Apr 28 2022 00:07:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14667296	Email/Text: G06041@att.com	Apr 28 2022 00:07:00	Direct TV, c/o Convergent Outsourcing, PO Box 9004, Renton, WA 98057-9004
14364657	Email/Text: mrdiscen@discover.com	Apr 28 2022 00:06:00	Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
14370895	Email/Text: mrdiscen@discover.com	Apr 28 2022 00:06:00	Discover, PO Box 15136, Wilmington, DE 19850
14373384	Email/Text: collecadminbankruptcy@fnni.com	Apr 28 2022 00:06:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14655652	Email/Text: camanagement@mtb.com	Apr 28 2022 00:06:00	First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
14660642	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 28 2022 00:07:00	M&T Bank, P.O. Box 1288, Buffalo, NY 14240
14385903	+ Email/Text: bankruptcy_notifications@ccsusa.com	Apr 28 2022 00:07:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14672187	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 28 2022 00:12:18	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14373403	+ Email/PDF: rmscidi@recoverycorp.com	Apr 28 2022 00:12:42	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14670442	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 28 2022 00:12:20	PYOD, LLC its successors and assigns as assignee, of Capital One, F.S.B., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14385901	+ Email/PDF: gecscdi@recoverycorp.com	Apr 28 2022 00:12:15	PayPal Credit, PO Box 5138, Timonium, MD 21094-5138
14364664	+ Email/PDF: gecscdi@recoverycorp.com	Apr 28 2022 00:12:27	SNYCB/Wal-Mart, PO Box 965024, Orlando, FL 32896-5024
14364665	+ Email/PDF: gecscdi@recoverycorp.com	Apr 28 2022 00:12:15	SYNCB/Amazon, PO Box 965015, Orlando, FL 32896-5015
14364666	+ Email/PDF: gecscdi@recoverycorp.com	Apr 28 2022 00:12:39	SYNCB/Pay Pal Smart Conn, PO Box 965005, Orlando, FL 32896-5005
14951930	+ Email/Text: bncmail@w-legal.com	Apr 28 2022 00:07:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14405668	+ Email/Text: bncmail@w-legal.com	Apr 28 2022 00:07:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14364667	+ Email/Text: bncmail@w-legal.com	Apr 28 2022 00:06:00	TD Bank USA/Target Credit, PO Box 673, Minneapolis, MN 55440-0673
14364669	+ Email/Text: EBN@thecmigroup.com	Apr 28 2022 00:06:00	TW Northeast, c/o Credit Management, 4200 International Parkway, Carrollton, TX 75007-1912
14385906	+ Email/Text: DL-ICOMSBankruptcy@charter.com	Apr 28 2022 00:07:00	Time Warner Cable, 5520 Whipple Avenue NW, North Canton, OH 44720-7700
14364671	+ Email/Text: collections@widgetfinancial.com	Apr 28 2022 00:07:00	Widget Federal Credit Union, 2154 E. Lake Road,

District/off: 0315-1

User: auto

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Date Rcvd: Apr 27, 2022

Form ID: pdf900

Total Noticed: 48

Erie, PA 16511-1140

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LakeView Loan Servicing, LLC
cr		Lakeview Loan Servicing, LLC
14364661		Jacob M. Ottley, Esquire
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 29, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2022 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor Lakeview Loan Servicing LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Alexandra Teresa Garcia	on behalf of Creditor LakeView Loan Servicing LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmllawgroup.com
Brian Nicholas	on behalf of Creditor LakeView Loan Servicing LLC bnicholas@kmllawgroup.com
Kenneth M. Steinberg	on behalf of Joint Debtor Lawrence J. Zock Jr. julie.steidl@steidl-steinberg.com, kenny.steinberg@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com
Kenneth M. Steinberg	on behalf of Debtor Justin C. Patterson julie.steidl@steidl-steinberg.com, kenny.steinberg@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com
Marisa Myers Cohen	on behalf of Creditor Lakeview Loan Servicing LLC ecfmail@ecf.courtdrive.com, mcohen@mwc-law.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeccf@chapter13trusteewdpa.com

TOTAL: 9